

## CHAPTER 6

### SECTION 3

## SPLIT ENROLLMENT

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**NOTE:** In some Managed Care Regions, the Lead Agent is responsible for administering split enrollment provisions. Wherever the term “contractor” is used in this section, the term “lead agent” may be applied where appropriate. The term “contractor” also applies to a Uniformed Services Family Health Plan (USFHP) designated provider. Split enrollment provisions apply only to USFHP enrollees who are TRICARE-eligible for civilian care.

**1.0.** Split enrollment involves different members of the same family enrolled with different TRICARE contractors (MCS contractors/Lead Agents/USFHP designated providers), e.g., the sponsor and spouse live and are enrolled in Prime in TRICARE MCS Region 7 and a college age child lives and is enrolled in Prime in Alaska; or it may involve one or more TRICARE-eligible USFHP enrollees and other members of the same family enrolled with one or more MCS contractors. “Split enrollment” provisions apply to TRICARE Prime enrollments in all areas, including CONUS, Europe, South America, Pacific, Alaska, etc. Each contractor shall maintain and track enrollment fees, copayments, and other TRICARE enrollee information for the family members enrolled in its own area for any enrollment periods for which the enrollment year catastrophic cap and deductible information is not on DEERS. If contractors are notified that the catastrophic cap has been met or exceeded or that two or more family members are enrolled with one contractor, contractors shall follow the procedures in the Policy Manual to change the enrollment status from single to family enrollment with the same enrollment anniversary for all family members. All catastrophic cap accumulations shall be applied to the new enrollment period.

**1.1.** Active duty family members have no annual enrollment fee and each may enroll with the contractor providing care in his or her area.

**1.2.** For retirees, their family members, and other enrollees in beneficiary categories required to pay enrollment fees, a family will pay enrollment fees totaling no more than the TRICARE Prime family enrollment fee regardless of the enrollment locations of family members. If the family enrollment fee is not paid on time and the family is disenrolled, individual family members who are enrolled in different regions (and who have not paid single enrollment fees) shall be disenrolled as well. Such disenrolled individuals (previously not required to pay enrollment fees) shall be offered the opportunity to enroll in Prime in their own areas with no penalty.

**1.3.** For any enrollment periods for which the enrollment year catastrophic cap information is not on DEERS, contractors shall notify enrollees who have family members enrolled with different contractors that the family must monitor combined enrollment year catastrophic cap accumulations and enrollment fee payments since records of the enrollment year catastrophic cap accumulations and enrollment fee payments are maintained separately by each contractor. Someone must notify one of the contractors that the family's combined accumulations have met or exceeded the enrollment year catastrophic cap or that the family

enrollment fee has been paid. The first contractor notified shall be the “lead” contractor for the purposes of verifying accumulations and notifying other affected contractors. When combined enrollment year catastrophic cap accumulations meet the enrollment year catastrophic cap, then no enrolled family member, regardless of enrollment region, shall be required to pay TRICARE Prime enrollment fees or copayments for the remainder of the enrollment year.

**1.4.** For any enrollment periods for which the enrollment year catastrophic cap information is not on DEERS, the lead contractor shall request verification of family member enrollment year catastrophic cap accumulations or enrollment fee payments from the other affected contractors within four working days of notification that the catastrophic cap or enrollment fee payment has been met (e.g., claims recapitulations). The other affected contractors shall provide requested information regarding catastrophic cap accumulations and fee payments to the lead contractor within four working days of the request. The lead contractor shall verify accumulations and fee payments, and, if the cap or enrollment fee requirement has been met/exceeded, the lead contractor shall notify the other affected contractors within three working days that the family member(s) enrolled within the other contractors’ regions are no longer required to pay Prime copayments or enrollment fees for the remainder of the enrollment year. The lead contractor shall also provide all necessary information (e.g., copies of claims recapitulations from all contractors involved) so that contractor(s) may determine if overpayments have been made. The appropriate contractor(s) shall refund overpayments to the enrollee(s) who made the overpayment(s).

**1.5.** Contractors shall continue to maintain and monitor Fiscal Year catastrophic cap accumulations for enrolled and nonenrolled families. As with nonenrolled beneficiaries, once the Fiscal Year cap has been met for an enrolled individual or family, the contractor shall ensure that beneficiaries pay no more Prime copayments or other applicable out-of-pocket expenses for the rest of the fiscal year.